

Substitute for form 1449A/PTO

**INFORMATION  
DISCLOSURE STATEMENT  
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**Complete If Known**

Application Number	10/813,919
Filing Date	March 31, 2004
First Name Inventor	Kathleen Tyson-Quah
Group Art Unit	3628
Examiner Name	N/a
Attorney Docket Number	126-001USANA0

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	U.S. Patent Documents		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Intn'l Class / Sub Class
		Number	Kind Code (if known)			
		6,493,680 B2		Logan et al.	12/10/2002	G06F 17/60
		6,348,935 B1		Malacinski et al.	02/19/2002	G06F 3/14
		6,122,625		Rosen	09/19/2000	G06F 17/60
		6,088,686		Walker et al.	07/11/2000	G06F 15/163
		5,978,485		Rosen	11/02/1999	H04L 9/00
		5,783,808		Josephson	07/11/1998	G06F 17/60

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PUBLICATIONS		
Examiner Initials	Cite No.	Description
		Web-based product brochure for "FXNET™", <a href="http://www.fxnet.com">www.fxnet.com</a> , pages 1-4.
		Web-based publication for CLS Services Ltd., <a href="http://www.cls-services.com">www.cls-services.com</a> , 1 page.
		Web-based publication entitled "Best Practices For Credit Risk Disclosure" by Basel Committee Publications, September 2000, No. 74, <a href="http://www.bis.org">www.bis.org</a> , pages 1-2.
		Scientific publication entitled "The World Currencies And Their Payment Systems" by Jim Ford, Credit Suisse/First Boston, September 2000, pages 1-51.
		Web-based publication entitled "Request for Proposals – Direct Access to <i>Nostro</i> Account Information" by Ian Robertson and Alan Macfarlane, <a href="http://www.opengroup.org">www.opengroup.org</a> , June 18, 1999, page 1-2
		Product brochure for NIMBUS Payment Scheduling and Liquidity Management Solution, by Mercator Software, pages 1-2.
		Scientific publication entitled "An Introduction To Continuous Linked Settlement" by CLS Services Ltd., September 1998, pages 1-37.

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DATE CONSIDERED

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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance not considered. Include copy of this form with next communication to applicant.

(INFORMATION DISCLOSURE STATEMENT – SECTION 9 PTO-1449)